TO BUILDERS AND OTHERS.

VERY ELIGIBLE GROUND for building Eight-roomed Houses. TO BE DISPOSED OF, on moderate terms, in the most preferable part of Kensington. The roads and sewers are already formed; and the leases for ninety years may be obtained direct from the Freeholder, at a nominal peppercorn rent, or may be let as Ground-rents.—For particulars, apply to Mr. CHESTERTON, House and Estate Agent, 6, Lower Phillimore-place, Kensington.

VALUABLE BUILDING FRONTAGES, situate at CROYDON, TO BE LET for a term of 100 years, direct from freeholders, with option of purchasing freehold. Part of purchase-money may remain on mortgage. Advances made to builders if required.—For plans and particulars apply to Mr. CHAMPNESS, Surveyor, No. 7, Great Tower-street, City.

BUILDING GROUND TO LET, in the immediate vicinity of Primrose-hill Park and the Hampstead-road and Clay Junction Railway Station. Eligible Plots for Villas, Houses, and good Shops, which are much wanted. Term, ninety-seven years. Rents low.—Apply to Mr. KNAPP, Cirencester-place, 56, Marylebone, where plans may be made; or No. 2, Northumberland-terrace, Regent's-park-road, Gloucester-road.

BUILDING GROUND, CITY-ROAD.—TO BE LET, in PLOTS, FREEHOLD LAND, on the Estate of the Orphan Working School, forming Haverstock and Coombs-streets. For particulars apply to the Secretary, at the Offices of the Corporation: to JOSEPH JENNINGS, Esq., Surveyor, King-street, Portman-square; or to Mr. JAMES GOLLIN, Carpenter, 127, Bunhill-row. JOSEPH BOUL, Secretary.
Offices, St. Ludgate-hill.

BUILDING LAND.—TO BE LET, the remaining FREEHOLD FRONTAGES, at very low ground-rents, for about forty or fifty six-roomed villas, most eligibly situated close to one of the principal entrances of the new park, now forming at Battersea, within five minutes' walk of omnibus and steamboat.—Apply personally between ten and twelve, or by letter, to THOMAS W. SHERDON, Esq., 7, Harley-street, Bedford-sq.

BUILDING LAND TO LET.—At Tollington-road Holloway, part for Fourth rate Houses, and part for Third and Second rate Houses. Between Dalestonlane and Tuke Hill, on the Freehold Hall Estate, for First and Second rate Houses. At Streatham, on the High-road, and on the Leighton-court-road, for First-class Houses. Close to the Streatham Station for Detached Houses. Close to the Burgess-hill Station, on Brighton Railway line.—Further particulars and plans may be had on application at the Office of Messrs. TANSON and SON, 9, Lancaster-place, Strand-lane, London, also of Messrs. LAND and LAND, of Messrs. WESTERN and SON, Great James-street, Bedford-row; and of the Land at Holloway, of Messrs. CLAYTON, COOKSON, and WAINEWRIGHT, New-square, Lincoln's-inn.

WATERSIDE PREMISES to be LET, conveniently situated, in South-wark, with capital chimney stack, shedding, covered shed, large yard, &c. &c. admirably adapted for an iron-foundry, engineers, or boiler-makers, &c. Lease, 50 years unexpired.—Apply to Messrs. WINSTANLEY and SONS, Pilgrim-street-new

SAINT GILES'S.—TWO HOUSES to be LET, on Repairing Lease, from Lady-day next, situate 5 and 6, on the west side of Carrier-street.—For particulars, apply to Messrs. DENT and SON, Surveyors, 31, Southampton-buildings, Holborn; and 38, High-street, Camden-town.

TO BUILDERS, CARPENTERS, AND PAINTERS.

FOUR third-rate HOUSES, in Carcase, to LET on LEASE, about ninety years, at a ground-rent, well situated, commanding a view of Hampstead and Highgate, situated in Kentish-town.—For particulars apply to Mr. C. MARSHALL, Prince Albert Tavern, Woodington-street, Kentish-town; or to Messrs TULLY and CO. Timber Merchants, Bridge Wharf, City-road.

TO BREWERS, BUILDERS, AND OTHERS.

PUBLICHOUSE, NEWPORT MARKET.
TO BE LET on LEASE, for sixty years, the SITE of the old-established publichouse, the NEWPORT ARMS, Newport-market, recently consumed by fire. The old materials to be included.—Apply to Mr. WILLIAM BRADSHAW, Auction Mart, City.

TO MANUFACTURERS and OTHERS WANTING ROOMY PREMISES.—TO BE LET, or SOLD, desirable COPYHOLD PROPERTY, situate four miles west of Hyde-park-corner. The premises consist of an extensive range of buildings, 140 feet by 84, with loft over 36 feet by 24, a stable with two small cottages enclosed in a yard, and a convenient seven-roomed detached dwelling-house and garden. There is an eight-horse steam-engine complete, which can be taken at valuation if required.—Apply to Mr. PITTS, 6, Melina-place, St. John's-wood.

BRICKFIELD.—TO be LET, a FIELD of SIX ACRES, containing excellent Earth, with about sufficient soiled to make Two Millions, which, with the Plant, &c. can be taken at a fair valuation, with immediate possession, situated near London, on the banks of the Canal.—For further particulars address A. B. C. Office of "The Builder," York-street, Covent-garden.

DESIRABLE WHARFS and PREMISES on the Regent's-canal at Kingsland, on the Great North-road, and close to the City.—TO BE LET, No. 1, a very complete TIMBER, STONE, or COAL LANDING WHARF, with 60 feet frontage, powerful crane, and saw-pits; also a good dwelling-house, counting-house, and offices, large timber and lath-splitting sheds, and extensive timber yards, abutting on the Kingsland-road. No. 2, A LANDING WHARF, contiguous, having 70 feet frontage to the Regent's-canal, with slip, and yard 173 feet in depth. There is a frontage and entrance from the Kingsland-road, upon which a counting-house will be erected.—May be viewed upon application at the premises. The plans may be seen, and printed particulars had of Mr. LAING, Haggerston-bridge; and of Mr. C. WARTON, Auctioneer and Estate Agent, 38, Threadneedle-street.

TO BE LET on LEASE, a STEAM SAW MILL, fitted with machinery of the best description, situate on the banks of the Thames, Westminster, comprising a spacious saw-mill room, with corrugated iron roof and sliding doors, engine and boiler houses, fire-proof store-room with large iron bank in wharf with 100 feet river frontage and 15 feet water-way at high tide, a well of excellent water, and two convenient dwelling-houses; a 25-horse power steam engine by Easton and Amos, cylindrical tubular steam boiler, five vertical saw frames, circular saw bench, powerful wharf crane, over-head crane and travelling frame, suction pipe from the Thames, and powerful weighing machine.—For further particulars and cards to view apply to Messrs. FULLER and HORSLEY, 13, Billiter-street, City.

SUFFOLK WHITE BRICKS.—TO BRICK AND TILE MAKERS, BUILDERS, AND OTHERS.

TO BE SOLD or LET, with immediate possession, a FREEHOLD BRICKFIELD, containing nearly six acres of valuable brick and tile earth, of first-rate quality and great depth; especially applicable for making the noted "Suffolk White Bricks" of the best quality. Also, clay for making red bricks and pipes and tiles of every description. There is a good supply of water, an excellent brick-kiln, pugging-mills, drying sheds, stables, and cottages for labourers upon the premises; likewise a large quantity of clay for red and white bricks, ready prepared for immediate use, with all the usual and requisite plant for carrying on an extensive brick and tile manufacture. This property is situated in Suffolk, 36 miles from London, with both railway and water conveyance, very convenient for the transit of goods to the London or other markets, to which large quantities of the Suffolk white bricks are continually being sent from the immediate neighbourhood. Samples of the clays, and specimens of the goods manufactured therefrom, may be seen, and further particulars obtained, upon application (if by letter, pre-paid) to Mr. H. CLAYTON, Brick and Tile Machine Manufacturer, Atlas Works, Upper Park-place, near Dorset-square, London.
January 7th, 1852

SALES BY AUCTION.

7,000 Pieces of Paperhangings, Marble Chimney-pieces ready for fixing, and a quantity of Painters' Brushes and Sash Tools.

MR. BRAY, Jun. will SELL, at his Rooms, 338, High Holborn, on WEDNESDAY, February 25, at Twelve, upwards of 7,000 PIECES of PAPERHANGINGS, suitable for the drawing and dining rooms, bed-rooms, parlours, libraries, hall, and staircases, of excellent workmanship and most modern design. May be viewed.

MARBLE.—TO SCULPTORS, MASONS, &c.

MR. THOMPSON has received instructions to SELL BY AUCTION, at the Wharf, Thames Bank, Pimlico, opp.-site "Cubitt's," on WEDNESDAY, the 3rd of March, and the following day, the splendid STOCK, consisting of upwards of One Thousand Tons of Veined, Statuary, Bardilla, Dove, Black and Gold, Sienna, and Brocatella MARBLES.—For further particulars apply to Mr. THOMPSON, 8, Crescent-terrace, Millbank, London.

MARBLE.

MESSRS. THOMAS LLOYD and CO. have instructed their Agent to SELL BY AUCTION, at their Wharf, Thames Bank, Pimlico, opposite Cubitt's, on THURSDAY, the 3rd of March, and the following day, their splendid STOCK, consisting of upwards of One Thousand Tons of Veined, Statuary, Bardilla, Dove, Black and Gold, Sienna, and Brocatella MARBLE of the finest quality.—For further particulars apply to Mr. THOMPSON, 8, Crescent-terrace, Millbank, London.

TO GENTLEMEN, BUILDERS, MASONS, and OTHERS.

MR. GAIRDNER will SELL by AUCTION, on the Premises, the Stone Saw-Mills, Brook-street, Nine-elms, Kingsland Park, on MONDAY, February 16, 1852, at Twelve o'Clock, the STOCK, consisting of 6,000 Feet of Marble in Slab, some fine Statuary, Black and Gold, Vein, and Sicilian; also several Blocks of Black. The Chimney-pieces, in Statuary, Bardilla, Vein, and Black Marbles, worthy the attention of Gentlemen and Builders, may be viewed the day previous and morning of Sale. Catalogues may be had on the Premises, and at the Office of Mr. GAIRDNER, 130, Tottenham Court-road.

KING'S ROAD, CHELSEA.—To Gentlemen, Nurserymen, and Others.—Final Clearance Sales of Nursery Stock, &c.

MR. D. A. RAMSAY will SELL BY AUCTION, on the Premises, King's road, Chelsea, on TUESDAY, February 24th, and following day, at Twelve o'clock, without reserve, by order of Messrs. Dennis and Co. (the lease having expired), Pine Evergreens of sorts, viz. Aucuba, Hollies, Box, Irish Yews, Cedar of Lebanon, Yeuras of sorts, the remaining extra large and many smaller Mulberry Trees, Privet Gooseberry and other Fruit Trees, Strawberry Plants, Sea White and Yellow Jessamines, extra large Irish Ivies and other Climbers in Pots; also a quantity of useful Building Materials, &c.—May be viewed prior to sale, and catalogues had on the premises and of the Auctioneer, Brompton Nursery, Fulham-road, Brompton.

IN THE CRYSTAL PALACE.—AN IMPORTANT SALE.

MR. LEREW is favoured with instructions to SELL by AUCTION, on the Premises, the Great Exhibition Building, Hyde-Park, on TUESDAY, March 2nd and following days, at Twelve for One o'clock each day, the excellent well-assorted INTERNAL FITTINGS and MATERIALS of the above spacious building, comprising about 840,000 feet super. planks, deals, battens, and boards; 14,000 feet quartering, 300 yards of firewood, 18 pairs of large folding-doors, 28 pairs of plate-glass doors, 5 large and convenient portable offices, 200 yards counter matting, from 18 to 40 inches wide; 1,000 yards of short carpet, a large quantity of ornamental facia boards; flights of stairs, mahogany hand-rails, stall-posts, glazed sashes, carpenters' benches, ladders, stools, trestles, packing cases, about 15 tons lead pipes, brass taps, stop-cocks, union-joints, and iron and miscellaneous items, too numerous to mention.—Particulars of sale and catalogues to be had on application at Messrs. FOX, HENDERSON, and CO.'S Offices; at the Exhibition Building; of Mr. J. BIRCH, Edward-street, Regent's Park; and of Mr. LEREW, the Auctioneer. To be viewed six days previous to the sale (Sunday excepted) by catalogues only, at 6d. each. Auction Offices, 2, Cardington-street, Hampstead-road, near the Euston-Station.

FREEHOLD BUILDING LAND, LAND-TAX REDEEMED.—SHEPHERD'S-BUSH AND HAMMERSMITH.—HIGHLY ELIGIBLE INVESTMENT.

MR. PETER BROAD will SELL by AUCTION, at Garraway's, on THURSDAY, March 4, at Twelve for One, in two lots, TWO very valuable PLOTS of FREEHOLD BUILDING LAND; one desirably situate on the north side of the road, leading from Turnham green to Shepherd's-bush, containing 1a. 2r. 24p., and planned for the erection of 18 pairs of semi-detached and one detached villa residences, each house having a frontage of 20 feet, with good depth of garden ground in the rear. Estimated to produce in ground rents an income of 90l. 10s. per annum. The other plot is well situate in Hammersmith, being approached on the east by Bradmore-lane, and bounded on the south by the gardens of houses in King-street, Hammersmith, and planned for the erection of 10 pairs of semi-detached and one detached villa residences, each house having a frontage of 20 feet, and considerable garden ground in the rear, estimated to produce in ground rents an income of 84l. per annum. The dimensions and position of the land are more particularly described in lithographed plans, which may be obtained, with particulars and conditions of sale, at Garraway's; or at the Auctioneer's offices, 29, Tavistock-street, Covent Garden.

SPECIAL NOTICE.—To secure the advantage of this YEAR'S ENTRY, Proposals must be lodged at the Head Office, or at any of the Society's Agencies, ON OR BEFORE 1st MARCH.

THE SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY (Incorporated by Special Act of Parliament), is an institution peculiarly adapted to afford provisions for families. It is a purely Mutual Assurance Society. The whole profits are allocated every three years amongst policies of more than FIVE YEARS' duration. No part is, as in the case of a proprietary company, diverted from those who are assured and paid away to shareholders. The additions which have already been made to policies afford the clearest evidence of the prosperity of the Institution, and the great advantages derived by its members.

Since the Society was instituted in 1831, the additions to policies have been at the rate of two pounds per cent. per annum, not only on the sum assured, but also on all the additions accumulated from time to time, so that the bonus of two pounds per cent. declared at 1st March, 1850, was equal to about two pounds fourteen shillings per cent. per annum on the sums originally assured by the earlier policies.

The total additions to policies made at the preceding 1st March, 1850, amounted to Four Hundred and Fifty Thousand Six Hundred and Sixty-five Pounds.

EFFECT OF ADDITIONS.

On a policy for 1,000l., dated 1st March, 1832, 1,062l. 7s. 6d. will be payable if it become a claim during the current year, after payment of this year's premium. This is an addition of nearly 6 per cent. on the sum assured. Supposing such a policy to have been effected at the age of 30, the additions, if now applied in reduction of the future premium, would reduce the premium from 30l. 10s. 10d. to 8l. 13s. 8d., being 17s. 6d. or seven-eighths of a pound, per cent. only on the sum assured; and even this small payment must be reduced every three years during the subsistence of the policy, and may not only ultimately be extinguished, but leave further additions to be afterwards made to the policy.

The ADDITIONS or BONUSES may, in the option of the Assured, be applied thus:—

1. They may be added to the sum payable at death;
2. They may be commuted into a present payment: or,
3. They may be applied in reduction of the future premiums.

Amount assured	£1,000,000
Annual Revenue	120,000
Accumulated Fund	626,000

Tables of Rates and Form of Proposal may be had (free) on application at the Society's Office, 61a, Moorgate-street, City.
WILLIAM COOK, Agent.

*** Medical referees paid by the Society.

SCEPTRE ASSURANCE SOCIETY, for FIRE, LIFE, ENDOWMENTS, and ANNUITIES; and for the Purchase and Perpetuation of Leasehold, Copyhold, and other Property.
Incorporated pursuant to the Act 7 & 8 Vict. c. 110.
Head Office:—87, New Bridge-street, Blackfriars, London.
Life Policies indisputable, and not liable to forfeiture.

DISTINCTIVE FEATURES OF "THE SCEPTRE."
The Extension of Fire Assurance by granting Policies for Small Sums.
An Enlarged and Liberal system of Life Assurance, suitable to all classes, with an Annual Division of Profits.
The Payment of all Sums assured under Life Policies to the Holders, without any expense of Assignment.
Life Policies Indisputable, and not liable to forfeiture.
The Acceptance of Lives "declined" by other offices.
The payment of Fees to the Medical Referees of the parties about to Assure.
The granting of Annuities, or Pensions, to Widows and Orphans.
The Combination, upon an entirely new principle, of the advantages of a Building Society and a Life Assurance Institution.
The Perpetuation of Leasehold and Copyhold Estates.
The Investment of the Funds in Loans to the Policy-holders.
Applications for the appointment of Medical Referees, and for Agencies in Town and Country, are requested to be addressed to ROBERT STEERS, Managing Director.

UNDER THE SPECIAL PATRONAGE OF
HER MOST GRACIOUS MAJESTY THE QUEEN
AND
FIELD MARSHAL
HIS ROYAL HIGHNESS PRINCE ALBERT, K.G., K.T., K.P., G.C.B., and G.C.M.G.

THE ROYAL NAVAL, MILITARY, AND EAST-INDIA LIFE ASSURANCE SOCIETY.
Established by Act, 1837.
FOR GENERAL ASSURANCE ON LIVES.
13, Waterloo-place, London.

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Assurances are granted upon the lives of persons in every profession and station in life, and for every part of the world, with the exception of the Western Coast of Africa within the Tropics.
The Rates of Premiums are constructed upon Sound Principles with reference to every Colony, and, by payment of a moderate addition to the Home Premium, in case of increase of risk by residence abroad in the other may change from one climate to another without forfeiting their Policies.
Four-Fifths of the Profits are divided amongst the Assured.
The circumstances of the Society, on the occasion of the Second Septennial Division of Profits, in the present year (1851), have varranted the appointment of a very liberal Bonus.
The additions to various Policies are shown in the following examples:—

Age when Assured.	Policy effected in	Sum Assured	Total Additions in 1851.	
		£	£ s. d.	
25	1838	1,000	184 12 2	Participation in Two Septennial Divisions of Profits.
33	1838	1,000	174 19 8	
43	1838	1,000	219 6 6	
53	1838	1,000	283 19 8	
64	1838	1,000	395 1 3	
25	1844	1,000	43 13 0	Participation in one Septennial Division of Profits.
34	1844	1,000	59 4 9	
44	1844	1,000	77 13 0	
53	1844	1,000	99 13 7	
66	1844	1,000	94 15 8	

JOSEPH CARTWRIGHT BRETTELL, Secretary.

PROVISION FOR FAMILIES IN CASE OF DEATH.—ENDOWMENTS FOR CHURCHES, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 6, New Coventry-street, Leicester-square, London; 18, Bachelor's-walk, Dublin; and 15, Rue Trombet, Paris. Incorporated under 7 & 8 Vict. c. 110.
CAPITAL £500,000.
This Company assures diseased as well as healthy lives for sums of from 5l. to 1,000l.
The annual income is nearly 4,000l.
Lives declined by other offices accepted at equitable rates.
Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary.
M. FORRISTALL, Managing Director.

LIFE ASSURANCE for the WORKING CLASSES.
BRANCH OFFICE—8, EXETER 'CHANGE, WELLINGTON-STREET NORTH (opposite Waterloo-bridge), STRAND.
Open every Evening from six till Eight o'clock.
Subscription for securing payments of 5l. and up to 20l. payable on death of assurer, may be made upon the following terms, certified by the Actuary of the Company, W. M. Archer, Esq.:—
Weekly Contributions for payment of 5l. at death.
Healthy persons whose age on becoming assurers shall be—

From 10 to 15 years, to pay		One Penny per Week.
" 15 to 45	"	Twopence "
" 45 to 55	"	Threepence "

Collectors call at the houses of Subscribers for these weekly subscriptions.
The rate of subscription will not increase as the contributor grows older, but the same weekly amount paid at the commencement will be continued throughout life.
Subscribers may make from one to ten subscriptions, so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.
N.B. No communications relative to the assurance of sums from 5l. to 20l. can be attended to unless addressed to Mr. JOHN MULYNEUX, 8, Exeter 'Change, Wellington-street North, Strand.

MERCHANT'S AND TRADESMAN'S MUTUAL LIFE ASSURANCE OFFICE, 3, Chatham-place, Blackfriars, London.
JOHN MACGREGOR, Esq. M.P. Chairman.
The Advantages offered by this Society are—
POLICIES INDISPUTABLE, unless obtained by fraud.
All the MEDICAL FEES PAID by the Society.
Policies payable during the lifetime of the Assured.
Non-forfeiture of Policies through non-payment of premiums may be prevented.
LOANS on granted on Personal and other Securities connected with Life Assurance.
Prospectuses and every information may be obtained at the Office.
GEORGE THOMSON, Manager.
THOS. MUSGRAVE, Secretary.

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